

EXHIBIT

B

oo.com <chinagreene88@yahoo.com>

14, 2013 8:54 PM

oski@gmail.com>

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iately

ed with hopes to accelerate asap. Also offered to meet for drinks while you in HK. Would saturday 21st be good for you?

less BlackBerry

zulkoski@gmail.com>

25:07 -0400

oski@gmail.com>; <chinagreene88@yahoo.com>

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se from you.

lto:bzulkoski@gmail.com]

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...we agree to a payment schedule which assumes set monthly payments for 36 months. As of August 1, 2013 the
was \$226,483.21 (interest and principle). Amortizing that amount over 36 months at 15% results in a monthly

Loan Table

Monthly ment	Beginning Balance	Total Payments	Interest	Principle	Ending Balance
1.12	\$ 226,483.21	\$ 94,213.44	\$ 29,653.40	\$ 64,560.04	\$ 161,923.17
1.12	\$ 161,923.17	\$ 94,213.44	\$ 19,275.08	\$ 74,938.36	\$ 86,984.81
1.12	\$ 86,984.81	\$ 94,213.44	\$ 7,228.40	\$ 86,984.81	\$ -

amount works for you I would like the first payment to be \$23,553.36, payable on October 1st. This amount will be paid in October, with the next payment of \$7,851.12 due on November 1st and then the first of each month until August

you think.

ahoo.com [mailto:chinagreene88@yahoo.com]

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sent

though the 15% retroactive seems high. However, your forbearance should be compensated and if you feel this is the right thing to agree.

consideration is that I am beginning to see the light in our business. And once these Fall closings occur, I should be able to pay you.

rsed has always been my highest priority after funding Diamond Dragon.

You in HK on 21st for drinks if still good for you.

Wireless BlackBerry

" <bzulkoski@gmail.com>

08:45:02 -0400

nagreene88@yahoo.com>

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I think we should come up with a set loan repayment schedule with a graduated monthly payment and a new interest at the original due date. I will send you the payment schedule and a new note to sign.